

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Angela Anessa Jamerson
Debtor

Case No. 17-02721-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Oct 20, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

Recip ID	Recipient Name and Address
db	#+ Angela Anessa Jamerson, 133 Rendition Drive, McDonough, GA 30253-7467
4940321	COMMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAX, DEPT 280431, HARRISBURG, PA 17128-0431
4940324	++ IC SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court; IC SYSTEM, 444 HIGHWAY 96 EAST, PO BOX 64794, ST PAUL, MN 55164-0794
4990037	+ PAYDAY LOAN YES.COM, Williamson and Brown,LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
4947336	+ Pacific Union Financial, LLC, C/o McCabe, Weisberg & Conway, P.C., Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
4940333	+ VA MORTGAGE GUARANTEE, DEPT VETS AFFAIRS, REGIONAL LOAN CENTER, 1240 EAST NINTH STREET, CLEVELAND, OH 44199-9904

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcr.coop	Oct 20 2022 18:39:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, et al, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
4940318	+ Email/Text: bankruptcy@rentacenter.com	Oct 20 2022 18:39:00	ACCEPTANCE NOW, 5501 HEADQUARTERS, PLANO, TX 75024-5837
4940320	EDI: PENNDEPTREV	Oct 20 2022 22:43:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4940320	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 20 2022 18:39:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4940331	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Oct 20 2022 18:39:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
4940322	+ Email/Text: bncnotifications@pheaa.org	Oct 20 2022 18:39:00	FEDLOAN, PO BOX 69184, HARRISBURG, PA 17106-9184
4948457	+ Email/Text: bankruptcy@firstfinancial.org	Oct 20 2022 18:39:00	FIRST FINANCIAL OF MARYLAND , FCU, 1215 YORK ROAD, LUTHERVILLE , MD 21093-6207
4940323	+ Email/Text: bankruptcy@firstfinancial.org	Oct 20 2022 18:39:00	FST FIN FCU, 1215 YORK ROAD, LUTHERVILLE MD 21093-6207
4940324	EDI: LCIICSYSTEM	Oct 20 2022 22:43:00	IC SYSTEM, 444 HIGHWAY 96 EAST, PO BOX 64794, ST PAUL, MN 55164-0794
4940325	EDI: IRS.COM		

4940319	Email/Text: info@pamd13trustee.com	Oct 20 2022 22:43:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4940326	^ MEBN	Oct 20 2022 18:39:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
4940327	+ Email/Text: electronicbkydocs@nelnet.net	Oct 20 2022 18:35:16	KML LAW GROUP PC, SUITE 5000 - BNY INDEPENDENCE CENTER, 701 MARKET STREET, PHILADELPHIA, PA 19106-1541
5180946	+ Email/Text: nsm_bk_notices@mrc cooper.com	Oct 20 2022 18:39:00	NELNET LNS, PO BOX 1649, DENVER, CO 80201-1649
5164082	+ Email/Text: nsm_bk_notices@mrc cooper.com	Oct 20 2022 18:39:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
4943885	+ Email/Text: ECMCBKNotices@ecmc.org	Oct 20 2022 18:39:00	Nelnet obo Educational Credit Management Corp, Educational Credit Management Corp, PO Box 16408, St. Paul, MN 55116-0408
4940328	+ Email/Text: nsm_bk_notices@mrc cooper.com	Oct 20 2022 18:39:00	PACIFIC UNION FINANCIAL, 1603 LBJ FREEWAY, STE 500, FARMERS BRANCH, TX 75234-6071
4957930	+ Email/Text: joey@rmscollect.com	Oct 20 2022 18:39:00	Patient First c/o Receivables Management Systems, PO Box 8630, Richmond, VA 23226-0630
4940329	Email/Text: joey@rmscollect.com	Oct 20 2022 18:39:00	REC MGM SYS, PO BOX 8630, RICHMOND, VA 23226-0630
4940330	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 20 2022 18:46:46	REGIONAL ACCEPTANCE CORP, BANKRUPTCY DEPT, 1420-C EAST FIRE TOWER ROAD, GREENVILLE, NC 27858-4139
4944051	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 20 2022 18:46:46	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
4976334	Email/Text: bncnotifications@pheaa.org	Oct 20 2022 18:39:00	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
4940332	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Oct 20 2022 18:39:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5180945	*+	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Pacific Union Financial LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Andrew L Spivack	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper andrew.spivack@brockandscott.com wbecf@brockandscott.com
Andrew L Spivack	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmllawgroup.com
Christopher A DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
Christopher A DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al logsecf@logs.com
Dorothy L Mott	on behalf of Debtor 1 Angela Anessa Jamerson DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendr on@gmail.com;MottGendronLaw@jubileebk.net
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmllawgroup.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al bkgroup@kmllawgroup.com
Kara Katherine Gendron	on behalf of Debtor 1 Angela Anessa Jamerson karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmai l.com;MottGendronLaw@jubileebk.net
Kevin S Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al pa-bk@logs.com
Kristen D Little	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kdlittleecf@gmail.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper wbecf@brockandscott.com mario.hanyon@brockandscott.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 15

Information to identify the case:

Debtor 1	Angela Anessa Jamerson	Social Security number or ITIN xxx-xx-7193
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:17-bk-02721-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Angela Anessa Jamerson

**By the
court:**10/20/22Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.